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FINANCIAL AID: HOW DOES IT WORK?

FAFSA OPENS OCTOBER 1
AU School Code: 002238
Priority Processing Date: MARCH 1


CONTACT US

 269.471.3334

FAX: 269.471.3228

 www.andrews.edu/sfs

EMAIL: sfs@andrews.edu

 4150 Administration Drive
Berrien Springs, MI 49104-0750



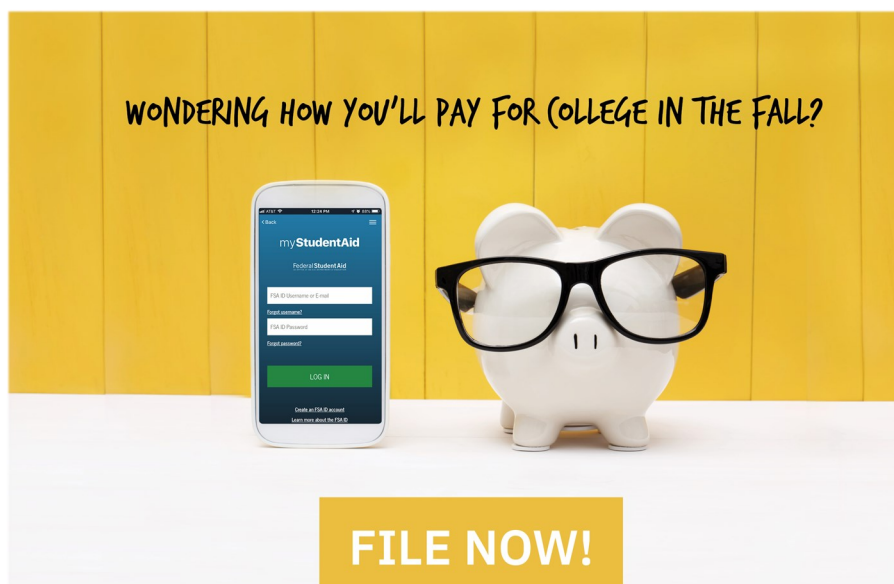
FINANCIAL AID

DEFINED

What is financial aid?

Financial aid helps you bridge the gap between school costs and out-of-pocket contributions. There are two general types of financial aid; financial aid that is free (grants and scholarships) and financial aid that will have to be repaid at some point (loans).

- Grants and scholarships can be offered on a number of different factors including merit, need, biographical, or employment.
- Loans can be obtained through the federal government or private lenders. Federal loan amounts are offered based on your year in school and your annual budget.



Do I have to apply for financial aid?

No, you don't have to apply for financial aid, although we do encourage all eligible students to file the FAFSA and see what kind of federal financial aid will be offered.

Sponsored students who require special billing should present all necessary information to our office **before July 1**.

FINANCIAL AID

DETAILED

Am I eligible to apply?

You can apply for federal aid if you are:

1. A US citizen or a Permanent Resident
2. Enrolled in a degree-seeking program

When do I apply?

The FAFSA is available on **October 1**. The 2022-23 FAFSA will use your 2020 tax information. Some financial aid funding is limited, so **March 1** is listed as a Priority Processing date.

**FAFSA OPENS ON OCTOBER 1
PRIORITY PROCESSING DATE IS MARCH 1.**

Where do I apply ?

FAFSA: www.fafsa.ed.gov

AU Forms: www.andrews.edu/sfs

How do I apply?

Step 1: Complete the FAFSA using 2020 tax information & **Andrews University School Code - 002238**.

>> At this point you will receive an aid offer or be notified if further documentation is necessary.

Step 2: Check for & satisfy offer requirements.

>> You will be notified if further documentation is necessary, including accepting/declining loans.

Step 3: Monitor & satisfy additional offer requirements.

Turn in any sponsorship/special billing/discounts/free class paperwork.

THAT'S IT!

FINANCIAL AID

MANAGED

Student Financial Services has collected all of the financial aid processes and posted them on one webpage. If you need help with anything regarding financial aid, this is the one page you need. Bookmark it now!

SFS Home

General Information

Forms

Self-Serve

International Students

Parents

Veterans Services

Tutorials

Contact Us

FAFSA

REGISTRATION CENTRAL

PAY ONLINE

FINANCIAL AID SSB

Self-Serve

SFS Self-Serve is where you go to get things done. This page has everything you need to take control of your finances and financial aid at Andrews University.

So, where would you like to go today?

FINANCES

- Registration Central (*Financial Clearance*)
- Pay Online
 - USD Payments
 - International Payments
- FERPA (*required for SFS to discuss your account with your parents or other parties*)
- Authorized User Setup (*in TouchNet®, required for your parents or sponsors to pay online or receive e-statements*)
- Account lookup (*TouchNet*)
- Forms
- Set up eRefund profile
- Request Refund
- 1098T
- Collections (*Non-current*)

FINANCIAL AID

- FAFSA (*School Code: 002238*)
- Forms
- Verification
- Aid offer lookup (*Financial Aid Self-Service Banner*)
- Scholarships (*Andrews, external, international, graduate, Canadian Exchange Rate Plan*)
- Stafford Loan Counseling
- Stafford Master Promissory Note

Looking for more information regarding costs, payment options, or financial aid? Click on [General Information](#).



www.andrews.edu/sfs

Financial Aid Self-Service Banner

EXPLAINED

Financial Aid Self-Service Banner is your financial aid profile at Andrews University. Since this page will contain information specific to your finances, **you will need to login with your Andrews University username and password.**

Once you have logged in you will see the following information:

- your name and Andrews University ID number
- your assigned Financial Aid Advisor; their name, photo, email address, and office phone number
- a Notifications database showing you the communication that our office has logged
- statement lookup
- online payment link

Financial Aid Self-Service Banner will also have the information listed below. This information concerns the financial aid process. Content will change as requirements are satisfied and steps are completed.

- a list of the requirements for your current semester financial aid offer (*if applicable*)
- your financial aid offer (*if applicable*) for the current semester
- links to frequently visited pages such as TouchNet Pay Online, SFS forms, FAFSA renewal, and the National Student Loan Data System

Any unsatisfied financial aid items will have a **red X** next to it. Satisfied items will have a green check mark. If you're ever wondering if you've completed something, look for the green check mark!



FEDERAL DIRECT LOANS

EXPLAINED

Once you have filed your FAFSA-Free Application Federal Student Aid, your eligibility for Federal Direct student/parent loans will be determined. Your financial aid offer notification will state your eligibility amounts. If you decide that you wish to take part in the Federal Direct loan program, there are 3 simple steps to complete. All of these steps can be completed online. Links are available in SFS Self-Serve.

STEP 1: REQUEST LOANS

STEP 2: COMPLETE ENTRANCE COUNSELING

STEP 3: SIGN MASTER PROMISSORY NOTE

Don't want loans?

If you decide not to take any loans, simply go to Financial Aid Self-Service Banner, click on the loans offered and decline them. You may also submit a paper loan request form and your decline will be processed manually. Any loans offered will need to either be accepted or declined before your financial aid offer can be considered complete.



Learn more at www.andrews.edu/sfs

Graduate Scholarship

Program

What is it?

A tuition-reduction scholarship based on GRE or GMAT scores is available to new master's and doctoral students. The Graduate Scholarship is available for students in:

- > All on-campus Master programs (except MDiv, MAYYAM & MAPM programs). **Limit: 4 semesters**
- > Professional Doctoral level programs: EDS, EDD, DPT. **Limit: 6 semesters**
- > Doctoral programs: PhD, ThD. **Limit: 8 semesters**

Details

- > Scholarships are limited to masters level students accepted into programs which require a GRE or GMAT, or first time graduate students in advanced programs (for 2 years only), who have current (within 5 years) GRE (or GMAT for School of Business students) scores at the time of enrollment.
- > Students must take the GRE/GMAT within the first semester of enrolling.
- > For students who have taken the exam more than once, the latest exam scores (prior to enrollment) will be considered.
- > The Graduate Scholarship may overlap with another scholarship from an Andrews University budget.
- > The Graduate Scholarship will not be available for programs that already have a discounted tuition below the standard tuition rate. If the Graduate Scholarship is greater than the discount provided by the specific program, then the difference will be awarded as an additional scholarship.
- > Applicants need a minimum Admission GPA of 3.0 in addition to the GRE or GMAT scores listed below to be eligible.
- > Students must maintain the minimum GPA for their program in order to remain eligible.
- > The scholarship will be applied at the time of a student's registration.

Requirements

The scholarship will be awarded for the entire master's program but only while the student is in good standing. Students who are placed on academic probation will lose the scholarship for the remainder of the program. If a student is accepted in one program but transfers to another, they will still be eligible for the scholarship if they have maintained a GPA of 3.33 and are not on academic probation.

Amounts

Tuition Reduction	Combined verbal & quantitative GRE Scores	Written GRE Score	GMAT Score
10%	Masters: min V+Q 140 each, to total ≥ 300 Doctoral: min V+Q 142 each, to total ≥ 300	≥ 3.0	≥ 500
25%	Masters: min V+Q 140 each, to total ≥ 310 Doctoral: min V+Q 142 each, to total ≥ 310	≥ 3.0	≥ 550
50%	Masters: min V+Q 140 each, to total ≥ 320 Doctoral: min V+Q 142 each, to total ≥ 320	≥ 3.0	≥ 600



Learn more at www.andrews.edu/grad/scholarships.

ADVICE

FROM AN ADVISOR

GET TO KNOW THE OFFICE

- > Office hours and location
- > Phone, fax number, and email address
- > Staff and their contact information

USE ONLINE RESOURCES WHENEVER POSSIBLE

- > Check Announcements for upcoming events & deadlines.
- > Bookmark our Self-Serve page for links to frequently used pages!

FINANCIAL AID IS EVERY YEAR

REGISTRATION IS EVERY SEMESTER

If you plan to take federal financial aid, you will need to file the FAFSA and accept or decline loans every year. Also, every semester you will need to get all of your boxes checked off in Registration Central. Failing to do so, can result in having your classes dropped.

START EARLY. EVERY YEAR

August and January are our busiest months. We strongly encourage our students to apply for financial aid well in advance of Financial Clearance opening in July.

UNDERSTAND THE PROCESSES

- > Visit our **Tutorials, FAQ, and General Information** pages.
- > Keep these packets for future reference material.

YOUR SFS FINANCIAL ADVISORS *(assigned alphabetically according to last name)*

A-B	Igdaly Patel sfadvisor5@andrews.edu	471.3369
C-D	Juan Alvarez sfadvisor1@andrews.edu	471.3365
E-L	Luz Otero sfadvisor2@andrews.edu	471.6597
M-R	Shelley Bolin sfadvisor3@andrews.edu	471.6385
S-Z	Qaisar Ayaz sfadvisor4@andrews.edu	471.6387